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GROUP 3600

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
BRUCE CLEVELAND, ET AL. : EXAMINER: GRAHAM, C. B.  
SERIAL NO: 09/510,984 :  
RCE FILED: APRIL 28, 2004 : GROUP ART UNIT: 3628  
FOR: METHOD, SYSTEM AND :  
COMPUTER PROGRAM PRODUCT FOR  
HISTORICAL ACCOUNT STATEMENTS

REQUEST FOR RECONSIDERATION UNDER 37 C.F.R. § 1.111

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated June 29, 2004, Applicants request reconsideration of the above-identified application.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.